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United States Bankruptcy Court Northern District of Illinois						Voluntary Petition		
Name of Debtor (if individual, enter Last, First, McMeel, Michelle Ann	Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0344			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
Street Address of Debtor (No. and Street, City, and State): 3505 S. Morgan St. #309			Street	Street Address of Joint Debtor (No. and Street, City, and State):				
Chicago, IL ZIP Code 60609			+					ZIP Code
County of Residence or of the Principal Place of Business: Cook				County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debt	tor (if differen	nt from street address):	
		ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bus ☐ Single Asset Rer in 11 U.S.C. § 10 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exen	al Estate as do 01 (51B) ker npt Entity if applicable)			the 1 er 7 er 9 er 11 er 12	Petition is Fi		ecognition ding ecognition
TW. D. G.	under Title 26 of Code (the Intern	f the United S	States Code).	a perso	ed by an indivi onal, family, or	household pur	pose."	
Filing Fee (Check or Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. Filing Fee waiver requested (applicable to clattach signed application for the court's constant.	able to individuals only ideration certifying the Rule 1006(b). See Office thapter 7 individuals of	at the debtor ial Form 3A.	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate not s or affiliates) ble boxes: being filed w ces of the pla	usiness debto necontingent li) are less than ith this petition were solici	defined in 11 U.S.C. § or as defined in 11 U.S.d iquidated debts (excluding \$2,190,000.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop there will be no funds available for distribution	erty is excluded and a	dministrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001- 25,000 50] 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	ed Liabilities			\$500,000,001 to \$1 billion				

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1 (Official Form	n 1)(1/08)	Page 2 01 14	Page 2		
Voluntary Petition		Name of Debtor(s): McMeel, Michelle Ann			
(This page mus	st be completed and filed in every case)				
	All Prior Bankruptcy Cases Filed Within Last	The second secon			
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If			
Name of Debte - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debtor is	Exhibit B an individual whose debts are primarily consumer debts.)		
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	have informed the petitione 12, or 13 of title 11, United under each such chapter. I required by 11 U.S.C. §342 Signature of Attorney for	20000		
	Evi	nibit C			
■ No. (To be comp. ■ Exhibit If this is a joi	leted by every individual debtor. If a joint petition is filed, eaD completed and signed by the debtor is attached and made	a part of this petition.			
	Information Regardi	ng the Debtor - Venue			
	-	pplicable box)			
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	oal place of business, or prin	cipal assets in this District for 180 lays than in any other District.		
	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partnershi	p pending in this District.		
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	s in the United States but is	a defendant in an action or		
	Certification by a Debtor Who Resid	es as a Tenant of Resident plicable boxes)	ial Property		
0	Landlord has a judgment against the debtor for possession	· · ·	ox checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the cafter the filing of the petition.	-	-		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C.	. § 362(I)).		

B1 (Official Form 1)(1/08) **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

McMeel, Michelle Ann

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this

petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor Michelle And McMee

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

for Debtor(s) Signature of Attorney

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney for Debtor(s)

Melvin J. Kaplan & Associates P.C.

Firm Name

55 E. Jackson Blvd.

Suite 650

Chicago, IL 60604

Address

Email: www.financialrelief.com

(312)294-8989 Fax: (312)294-8995

Telephone Number

Date

*In a case in which \S 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Tior therm District or Immors		
In re	Michelle Ann McMeel		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: X Michelle Ann McMeel
Date: SISIOI

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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B 201 (12/08) Page

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code. Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan Printed Name of Attorney Address: 55 E. Jackson Blvd. Suite 650 Chicago, IL 60604 (312)294-8989 www.financialrelief.com Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice Michelle Ann McMeel Printed Name(s) of Debtor(s) Case No. (if known) Signature of Joint Debtor (if any) Date ABC Distributing LLC c/o McCarthy, Burgess & Wolff The MB&W Bldg., 26000 Cannon Rd. Cleveland, OH 44146

ABC Distributing, LLC c/o R.M.S. 4836 Brecksville Rd., P.O. Box 523 Richfield, OH 44286

Applied Card Bank Fka Cross Country c/o CBCS P.O. Box 165025 Columbus, OH 43216-5025

Blockbuster c/o NAFS 165 Lawrence Bell Dr. #100 Buffalo, NY 14231

BMGCH-Music CD c/o NCO Financial Systems Inc. 507 Prudential Road Horsham, PA 19044

Bridgeport Foot & Ankle Clinic 724 W. 31st Street Chicago, IL 60616

Burnham Park Animal Hospital, Ltd. 1025 S. State St. Chicago, IL 60605

C.M. Fasan Florist 1600 W. 35th Street Chicago, IL 60609

Carson Pirie Scott*
Retail Services
P.O. Box 15521
Wilmington, DE 19850-5521

Cash Advance c/o Certified Recovery Systems, L.L 7207 Regency Square Blvd., Ste. 100 Houston, TX 77036 CashNet c/o Tate & Kirlin Assoc. 2810 Southampton Road Philadelphia, PA 19154

CH ENG DVD NIXIE ED c/o NCO Financial Systems Inc. 507 Prudential Road Horsham, PA 19044

Chicago Central Emerg Phys, LLP c/o United Collection Bureau, Inc. 5620 Southwyck Blvd., Ste. 206 Toledo, OH 43614-1501

Chicagoland Endodontics, LTD c/o Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606

Coastal Contacts 1125 Fir Ave. Blaine, WA 98230

ComCast c/o CPA P.O. Box 802068 Dallas, TX 75380-2068

Dr. Patricia M. Boatwright, M.D. 1725 Harrison St., Ste. 351 Chicago, IL 60612

Drive Financial Services, LP P.O. Box 660633 Dallas, TX 75356

Electronic Financial Group, Inc. c/o United Legal Corp. P.O. Box 16875
Jacksonville, FL 32245

Emerge Mastercard c/o MCM P.O. Box 15630, Dept. 02 Wilmington, DE 19850 Emergency Physician's Office P.O. Box 60439 Fort Myers, FL 33906-6319

Enterprise Rent-A-Car 2640 S. Michigan Ave. Chicago, IL 60616-2819

ETI Financial Corp. c/o FCA Financial Collection Agency 6574 N. State Rd. 7, P.O. Box 173 Coconut Creek, FL 33073

Eugen C. Decker, DDS 55 E. Washington St., #2401 Chicago, IL 60602

Family Planning Assoc. Medical Grou c/o J.J. Mac Intyre Co., Inc. 1801 California Ave. Corona, CA 92881

Ford Credit US c/o MCM Dept. 12421, P.O. Box 603 Oaks, PA 19456

Gazelle Freestyle c/o Fitness Quest Inc.-Customer Ser 1400 Raff Road, S.W. Canton, OH 44750

Household Auto Finance* 6602 Convoy Court San Diego, CA 92111

Household Auto Finance/Collins Fina c/o Paragon Way, Inc. 2101 W. Ben White Blvd., #103 Austin, TX 78704

I.R.S.*
P.O. Box 21125
Philadelphia, PA 19114

Ice Mountain Spring Water
c/o Caine & Weiner
P.O. Box 8500
Van Nuys, CA 91409-8500

IL Dept. of Revenue*
Bankruptcy Unit-Tax Division
100 W. Randolph St., #7-400
Chicago, IL 60601

LTD Commodities LLC P.O. Box 296 Northbrook, IL 60065-0296

Marshall Field's*/Option & Target Retailer's National Bank P.O. Box 59231 Minneapolis, MN 55459-0231

Mercy Hospital & Medical Center P.O. Box 97171 Chicago, IL 60678

Mercy Hospital & Medical Center c/o Nationwide Credit Collection 9919 Roosevelt Road Westchester, IL 60154

Mercy Hospital & Medical Center c/o ATG Credit P.O. Box 14895 Chicago, IL 60614-4895

Mercy Hospital Diagnostic c/o Radiology Physicians, LTD P.O. Box 2150 Bedford Park, IL 60499

Merrick Bank* Attn: Bankruptcy Dept. P.O. Box 9201 Old Bethpage, NY 11804 Metropolitan Surgical Assoc. c/o KLO Professional Billing 777 Oakmont Lane, Ste. 1600 Westmont, IL 60559-9917

Midwest Orthopaedics at Rush, LLC 1 W. Corporate Center, Ste. 240 Westchester, IL 60154

Mixed Mixed Items c/o ABC Distrubuting, LLC P.O. Box 611150 N. Miami, FL 33261-1150

NAFS/Blockbuster 165 Lawrence Bell Drive, Ste. 100 P.O. Box 9027 Williamsville, NY 14231

Near North Health Center 18 S. Michigan Ave., 6th Fl. Chicago, IL 60603

Northwest. Med. Fac. Fnd. c/o I.C.S. P.O. Box 646 Oak Lawn, IL 60454-0646

Pathology Consultants of Chicago, L P.O. Box 88493 Chicago, IL 60680-1493

Payroll Loans Direct (USA) Ltd c/o National Capital Collections Lt 901 Market St., Ste. 460 Wilmington, DE 19801

Peoples Gas c/o I.C. System, Inc. 444 Highway 96 East, P.O. Box 64378 Saint Paul, MN 55164-0378

Prairie Anesthesia, LLC/Mercy Hospi P.O. Box 570 Lake Forest, IL 60045 Premier Bankcard Inc. c/o Arrow Financial Services 5996 W. Touhy Ave. Niles, IL 60714

Quest Diagnostics 10101 Renne Blvd. Lenexa, KS 66219-9752

Quick Payday, Inc. c/o National Credit Adjusters P.O. Box 3023, 327 W. 4th Street Hutchinson, KS 67504-3023

Radiological Physicians, LTD P.O. Box 2150 Bedford Park, IL 60499-2150

Rewards 660 Visa/E2CN 2008-1 c/o NCO FInancial Systems, Inc. 507 Prudential Rd. Horsham, PA 19044

Rush University Medical Center c/o Absolute Collection Service 421 Fayetteville St., Ste. 600 Raleigh, NC 27601

RUsh University Medical Ctr c/o National Recovery Agency P.O. Box 67015 Harrisburg, PA 17106-7015

SBC Illinois c/o CFC Financial LLC P.O. Box 909887 Chicago, IL 60690-9887

Vengroff, Williams & Assoc. P.O. Box 4155 Sarasota, FL 34230

Vyridian Revenue Management c/o M3 FInancial Services, Inc. P.O. Box 7230 Westchester, IL 60154 Women's Workout World-LaSalle c/o Leland Scott & Associates P.O. Box 174422 Arlington, TX 76003-4422